IN THE HIGH COURT OF JUDICATURE, ANDHRA PRADESH
AT HYDERABAD

(Special Original Jurisdiction)
MONDAY, THE SEVENTH DAY OF FEBRUARY
TWO THOUSAND AND FIVE

PRESENT

THE HON'BLE MR JUSTICE C.Y.SOMAYAJULU

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WRIT PETITION NO : 20285 of 2001

Between:

1. Jampani Hanumantha Rao, S/o Govind,
   R/o. Paladugu, Medikonduru Mandal, Guntur District.
2. M.Sreedhar S/o. Devendra Rao,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
3. Badlamoodi Rama Rao, S/o.Kotaiah,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
4. Unnava Rama Rao, S/o.Venkaiah,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
5. Meda Anitha Kumari, W/o.Srinivas Rao,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
6. Guntupalli Venkatesswara Rao, S/o. Kotaiah,
   R/o. Paladugu, Medikonduru Mandal, Guntur District.
7. Guntupalli Sambasiva Rao, S/o.Venkata Rao,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
8. Takellapati Venkatappaiah, S/o.Venkatappaiah,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.
9. Guntupalli Venkateswara Rao, S/o. Bullaiah,
   R/o.Paladugu, Medikonduru Mandal, Guntur District.

..... PETITIONERS

AND

State Bank of India, Siripuram Branch,
Medikonduru Mandal, Guntur District.

.....RESPONDENT

Petition under Article 226 of the Constitution of India praying that in the circumstances stated in the affidavit filed herein the High Court may be pleased to issue any writ, order or direction more particularly one in the nature of Writ of Mandamus declaring the action of the respondents in deducting the crop insurance premium from the crop loans of Chilly irrigated and unirrigated advanced to be advanced to the petitioners at the rate of 2.50% to 7.60% towards the crop insurance premium to the Kharif and Rabi Seasons of is illegal arbitrary and against the principles of natural justice.

Counsel for the Petitioners: MR.D.JAIPAL REDDY
Counsel for the Respondent: MR.M.NARENDER REDDY

The Court made the following :

ORDER:

Since the validity of the National Agricultural Insurance Scheme is upheld in ***Andhra Pradesh Rythu Sangham v. Union of India, Ministry of Agriculture, New Delhi and others,*** since deduction of the premia towards the crop insurance from the crop loans advanced by the respondent-Bank is sanctified under this scheme and since the petitioners sought insurance benefits voluntarily, the deduction of premia which is inherent and integral to such voluntary act of participating in the insurance benefits, I find no merits in this writ petition.

2. Hence, the writ petition is dismissed and the interim stay granted earlier stands vacated. No costs.

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C.Y.SOMAYAJULU, J.

Dated: 7th February, 2005.

Cs

To

1. The Branch Manager, State Bank of India, Siripuram Branch, Medikionduru Mandal, Guntur District.

2. Two C.D. copies.